Certificate Number: 12433-PAE-DE-036398023

Bankruptcy Case Number: 19-13640



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>March 14, 2022</u>, at <u>7:09</u> o'clock <u>PM EDT</u>, <u>John DiBernardo</u> completed a course on personal financial management given <u>by telephone</u> by <u>Solid Start Financial Education Services, LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: March 14, 2022 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor